

Information to identify the case:

Debtor 1	Martine Joseph		Social Security number or ITIN xxx-xx-2277	
	First Name	Middle Name	Last Name	EIN 20-5376441
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court		District of New Jersey		
Case number: 18-23407-MBK				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Martine Joseph
dba MJ Tax Services

12/12/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Martine Joseph
 Debtor

Case No. 18-23407-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Dec 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2018.

db	+Martine Joseph, 31 Gaylord Circle, Willingboro, NJ 08046-3305
517710031	+Aline Jules, 3811 39th Ave N, St Petersburg, FL 33714-4411
517708017	+Boston Gas, 300 Erie Blvd W, Syracuse, NY 13202-4201
517708016	+Bureau of UC Benefits Allowances, Labor Industry Building, 651 Boas St, Harrisburg, PA 17121-0725
517710028	+Camden Catholic High School, 300 Cuitebert Blvd, Cherry Hill, NJ 08002-2999
517708013	+Credit Acceptance Corp, POB 5070, Southfield, MI 48086-5070
517709944	+First Federal Credit Control, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5662
517710029	+Greendot Bank, POB 5100, Pasadena, CA 91117-0100
517708015	+Lomax Title Loan, 1517 N Dupont Hwy, Wilmington Manor, DE 19720-1901
517710023	+Receivable Management SE, 240 Emery St, Bethlehem, PA 18015-1980
517708014	Santander Consumer USA, Fort Worth, TX 75161
517627957	+Specialized Loan Servicing LLC, 8742 Lucent Blvd., Littleton, CO 80129-2386
517710026	+Strayer University, 2303 Dulles Station, Mail Stop 6E, Herndon, VA 20171-6353
517710027	+TIAA, POB 1259, Charlotte, NC 28201-1259
517710030	Westbank Fingerhut Fresh, Ridgewood Rd, Saint Cloud, MN 56303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 13 2018 00:51:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 13 2018 00:51:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517710022	+EDI: NAVIENTFKASMSERV.COM Dec 13 2018 05:28:00 Navient, POB 9635, Wilkes Barre, PA 18773-9635
517710025	+E-mail/Text: bankruptcy@pseg.com Dec 13 2018 00:51:07 PSEG, POB 490, Cranford, NJ 07016-0490
517710024	EDI: NEXTTEL.COM Dec 13 2018 05:29:00 Sprint, POB 4191, Carol Stream, IL 60197 TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517710021 Kohls Department Store, POB 3115

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2018 at the address(es) listed below:

Daniel E. Straffi	bktrustee@straffilaw.com, G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.epiqsystems.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com, G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.epiqsystems.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON et al ... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4